Masterton Branch
239 Queen Street
PO Box 456
Masterton 5840
Phone: 0800 400 600
Fax: (06) 377 0077

18 March 2020

Mrs J D and Mr S J Davies
31 Ballance Street
Masterton 5810

Westpac Everyday

Account name: **Davies Johanna Dorothy**
Davies Shane James

Account number: **03 0687 0479571-01**
Last summary date: **18 February 2020**
This summary date: **18 March 2020**
Summary number: **125**

Your transactions

OPENING BALANCE **$5.00 OD**

DATE	TYPE	NAME OF OTHER PARTY	TRANSACTION PARTICULARS	MONEY OUT $	MONEY IN $	BALANCE $
19 Feb	DC	ACC	ACC WKLY CMP TO 20Feb2020		504.77	
19 Feb	PS	Pak N Save Masterton	********** 5248 57241	159.33		340.44
20 Feb	PS	The Warehouse Master	********** 5248 63222	68.96		
20 Feb	AP	IAG Insurance	Auto payment	25.00		
20 Feb	AP	Masterton D/Council	Auto payment	80.00		166.48
21 Feb	SW	W&I Benefit	S Davies 19316299167		7.30	
21 Feb	SW	W&I Benefit	J Davies 19323383010		7.30	
21 Feb	AP	carterton storage	Auto payment	23.00		158.08
24 Feb	SW	W&I Benefit	J Davies 619323383010		0.30	
24 Feb	SW	W&I Benefit	S Davies 619316299167		3.30	
24 Feb	AT	Greytown ANZ ATM	********** 5248CASH	150.00		
24 Feb	DD	AMI Insurance	AMI Insuranc 6382290 20055-996087	228.26		216.58 OD
26 Feb	DC	From 0687-0479571-00	WBC Internet Transfer 11:11-75323		26.00	
26 Feb	DC	ACC	ACC WKLY CMP TO 26Feb2020		365.93	175.35
27 Feb	BP	Davies,Jordan			25.00	
27 Feb	PS	Countdown Masterton	********** 5248 71613	87.68		
27 Feb	AP	Masterton D/Council	Auto payment	80.00		32.67
28 Feb	DC	ACC	ACC WKLY CMP TO 27Feb2020		138.84	
28 Feb	AP	carterton storage	Auto payment	23.00		

continued on next page

CR Credit
DC Direct credit
OD Overdrawn
DD Direct debit
AP Automatic payment
DE Direct entry
AT Automatic teller machine
PS Eftpos
BP Bill Payment
SW Social Welfare

Your transactions

DATE	TYPE	NAME OF OTHER PARTY	TRANSACTION PARTICULARS	MONEY OUT $	MONEY IN $	BALANCE $
28 Feb	AP	Powershop New Zealan	powershop	25.00		
28 Feb		Interest	From 0687 0479571-01	0.33		
28 Feb		Unarranged Overdraft	From 0687 0479571-01	9.00		114.18
02 Mar	SW	W&I Benefit	J Davies 619323383010		1.30	
02 Mar	SW	W&I Benefit	S Davies 619316299167		3.30	118.78
04 Mar		Loan Payment Failed	Insufficient Funds $210.00	0.00		
04 Mar	PS	KFC Porirua 536	********** 5248 01366	4.99		
04 Mar	PS	Countdown Newtown	********** 5248 44460	7.99		
04 Mar	PS	Bonds Tawa	********** 5248 29501	13.20		
04 Mar	AT	Featherston KIWIBAN	********** 5248CASH	20.00		
04 Mar	AT	ASB Wellingt ASB ATM	********** 5248CASH	20.00		
04 Mar	PS	Authenticsfactoryout	********** 5248 01502	35.00		17.60
05 Mar	PS	Pak N Save Masterton	********** 5248 32435	6.18		11.42
06 Mar	AP	IAG Insurance	$25.00 Ap Not Paid	0.00		
06 Mar	AP	Masterton D/Council	$80.00 Ap Not Paid	0.00		
06 Mar	DC	ACC	ACC WKLY CMP TO 05Mar2020		504.77	
06 Mar	PS	Golden Chips Takeawa	********** 5248 07691	13.00		
06 Mar	PS	Countdown Masterton	********** 5248 01951	38.37		
06 Mar	PS	Western Automart	********** 5248 02888	41.70		
06 Mar	AP	carterton storage	Auto payment	23.00		
06 Mar	AP	Powershop New Zealan	powershop	25.00		375.12
09 Mar	SW	W&I Benefit	J Davies 619323383010		1.30	
09 Mar	SW	W&I Benefit	S Davies 619316299167		3.30	
09 Mar	PS	The New Superstore	********** 5248 18366	1.30		
09 Mar	PS	Pak N Save Masterton	********** 5248 25228	3.98		
09 Mar	PS	New World Masterton	********** 5248 02806	3.98		
09 Mar	PS	Farmers	********** 5248 60989	4.00		
09 Mar	PS	Hospice Wairarapa SH	********** 5248 03375	4.00		
09 Mar	PS	Renall Street Store	********** 5248 00342	4.00		
09 Mar	PS	The New Superstore	********** 5248 18134	4.00		
09 Mar	DE	To 0687-0479571-00	WBC Internet Transfer 11:52-90938	5.00		
09 Mar	PS	Cafe Strada	********** 5248 51555	5.40		
09 Mar	PS	McDonalds Masterton	********** 5248 49640	5.90		
09 Mar	PS	New World Masterton	********** 5248 03454	5.98		
09 Mar	PS	McDonalds Masterton	********** 5248 48441	7.50		
09 Mar	PS	Countdown Masterton	********** 5248 21286	8.27		
09 Mar	PS	Dominos Masterton	********** 5248 79761	10.00		
09 Mar	PS	Farmers	********** 5248 71477	15.00		
09 Mar	PS	Moore Wilsons	********** 5248 48004	18.10		

continued on next page

CR Credit
DC Direct credit
OD Overdrawn
DD Direct debit
AP Automatic payment
DE Direct entry
AT Automatic teller machine
PS Eftpos
BP Bill Payment
SW Social Welfare

Your transactions

DATE	TYPE	NAME OF OTHER PARTY	TRANSACTION PARTICULARS	MONEY OUT $	MONEY IN $	BALANCE $
09 Mar	PS	Pak N Save Masterton	********** 5248 35043	43.01		230.30
10 Mar	PS	Uncle Bill's Wholesa	********** 5248 02645	2.98		
10 Mar	PS	Uncle Bill's Wholesa	********** 5248 02646	3.96		
10 Mar	PS	The Warehouse Master	********** 5248 64344	4.00		
10 Mar	PS	Cafe Strada	********** 5248 51830	5.40		
10 Mar	PS	Regent 3 Cinema's	********** 5248 05534	6.00		
10 Mar	PS	Pak N Save Masterton	********** 5248 44939	10.65		
10 Mar	PS	The Warehouse Master	********** 5248 64123	19.00		
10 Mar	PS	Z Masterton	********** 5248 01424	20.00		
10 Mar	PS	Cafe Strada	********** 5248 51824	59.00		
10 Mar	AT	Pak N Save M WBC ATM	********** 5248CASH	80.00		19.31
11 Mar	DC	ACC	ACC WKLY CMP TO 12Mar2020		504.77	
11 Mar	PS	New World Masterton	********** 5248 03144	7.28		
11 Mar	BP	3890W Cai	WBC Internet Bill Payment 23:22-21513	8.87		507.93
12 Mar	PS	KFC Masterton 576	********** 5248 06155	4.60		
12 Mar	PS	Pak N Save Masterton	********** 5248 63162	93.17		
12 Mar		Loan repayment	To 0687 0479571-91	210.00		
12 Mar	AP	Masterton D/Council	Auto payment	80.00		120.16
13 Mar	PS	McDonalds Masterton	********** 5248 07092	3.00		
13 Mar	PS	McDonalds Masterton	********** 5248 07091	8.20		
13 Mar	AP	Spark New Zealand Lt	Auto payment	13.00		
13 Mar	AP	carterton storage	Auto payment	23.00		72.96
16 Mar	DC	From 0687-0479571-25	WBC Internet Transfer 14:21-63070		20.00	
16 Mar	SW	W&I Benefit	J Davies 619323383010		1.30	
16 Mar	SW	W&I Benefit	S Davies 619316299167		3.30	
16 Mar	PS	The Warehouse Master	********** 5248 15927	19.23		
16 Mar	DE	To 0687-0479571-00	WBC Internet Transfer 12:02-92348	20.00		
16 Mar	PS	Caltex Chapel Street	********** 5248 80028	40.00		18.33
17 Mar	DC	From 1395-0616700-00	rent payment 0001 18:40-39053		400.00	
17 Mar	PS	The Warehouse Master	********** 5248 77715	9.00		
17 Mar	PS	The Warehouse Master	********** 5248 77755	15.49		
17 Mar	PS	Pak N Save Masterton	********** 5248 64460	153.29		
17 Mar	AT	Pak N Save M WBC ATM	********** 5248CASH	240.00		0.55
18 Mar	DC	ACC	ACC WKLY CMP TO 19Mar2020		504.77	505.32
				CLOSING BALANCE		**$505.32**

CR Credit **OD** Overdrawn **AP** Automatic payment **AT** Automatic teller machine **BP** Bill Payment
DC Direct credit **DD** Direct debit **DE** Direct entry **PS** Eftpos **SW** Social Welfare

As soon as you receive this statement, please check the transactions and let us know if anything is incorrect. Any transactions that have been listed under money in or money out within the last few business days of this summary may be subject to clearance. If any of these items are not paid, your balance will be adjusted, and you will be advised in your next statement. The effective debit interest rate applicable to this account as at the summary closing date is 26.95% per annum. An overdrawn or line of credit charge to cover the cost of the overdraft administration may also apply.

Your Westpac Everyday pricing

	NUMBER OF ITEMS	WHAT EACH COSTS	WHAT YOU PAID THIS MONTH
transactions			
- non-chargeable	92	-	-
- cheques written / branch staff assisted withdrawals	0	$2.50	$0.00*
paper statement	0	$1.50	$0.00
Total	92	-	$0.00

*Capped at a maximum of $5.00 per month per account.

Your automated payments due before your next summary

NEXT DUE	PAY TO	HOW OFTEN	AMOUNT $	NEXT DUE	PAY TO	HOW OFTEN	AMOUNT $
19 Mar 20	IAG Insurance	Fortnight Thu	25.00	19 Mar 20	Masterton D/Council	Weekly on Thu	80.00
19 Mar 20	Loan 0687-0479571-92	Fortnightly	227.00	20 Mar 20	carterton storage	Weekly on Fri	23.00
20 Mar 20	Powershop New Zealan	Weekly on Fri	20.00	20 Mar 20	Spark New Zealand Lt	Weekly on Fri	13.00
26 Mar 20	Loan 0687-0479571-91	Fortnightly	210.00				

This list does not cover any direct debits or bill payments you may have.

Reconciling your account: The final balance on your Westpac Everyday summary may differ from your own records because of unpresented items. To reconcile, take the closing balance on this summary, add money in made after the date of this summary and take away any money out items that are outstanding.

If you have any questions please call us on 0800 400 600.
To report lost or stolen cards or PINs (Personal Identification Number) phone 0800 888 111, 24 hours a day.

You can get a copy of the current disclosure statement for Westpac New Zealand Limited from westpac.co.nz or any Westpac branch in New Zealand free of charge.